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PATENT APPLICATION

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the Application of:

Donald STONE

Application No. New U.S. Patent Application

Filed: June 27, 2001

Attorney Dkt. 33343-173349

For: RULE-BASED SYSTEM AND APPARATUS FOR RATING TRANSACTIONS

**INFORMATION DISCLOSURE STATEMENT**

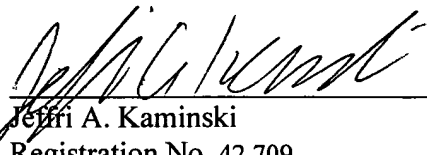
Assistant Commissioner for Patents  
Washington, D.C. 20231

Sir:

Pursuant to 37 CFR §1.56, the attention of the Patent and Trademark Office is hereby directed to the reference(s) listed on the attached PTO-1449 and/or listed herein. Unless otherwise indicated herein, one copy of each reference is attached. It is respectfully requested that the information be expressly considered during the prosecution of this application, and that the reference(s) be made of record therein and appear among the "References Cited" on any patent to issue therefrom.

- ☒ 1. This Information Disclosure Statement is being filed (a) within three months of the U.S. filing date or the date of filing a new application OR (b) before the mailing date of a first Office Action on the merits in the present application. No certification or fee is required.

Respectfully submitted,

  
Jeff A. Kaminski  
Registration No. 42,709

Venable  
Post Office Box 34385  
Washington, D.C. 20043-9998  
Telephone: (202) 962-4800  
Facsimile: (202) 962-8300  
Date: June 27, 2001  
#297865

1c903 U.S. PTO  
09/891374  
06/27/01

Form PTO-1449 (REV. 8-83)	US Dept. of Commerce PATENT & TRADEMARK OFFICE	ATTY DOCKET NO. 33343-173349	APPLICATION NO. New U.S. Patent Application
		APPLICANT(S) Donald STONE	
		FILING DATE June 27, 2001	

## INFORMATION DISCLOSURE STATEMENT

(Use several sheets if necessary)

 DC903 U.S. PTO  
 09/891374  
 06/27/01

## U.S. PATENT DOCUMENTS

EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUB CLASS
		6,182,054	1/30/01	Dickinson et al.		
		5,923,741	7/13/99	Wright et al.		

## FOREIGN PATENT DOCUMENTS

		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUB CLASS

## OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, etc.)


EXAMINER	DATE CONSIDERED
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Examiner: Initial if citation considered, whether or not citation is in conformance with M.P.E.P. 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.